ROOSEVELT SEES CAMP AT PLATTSBURG; SAYS IT IS A "BULLY IDEA"

Colonel, Wearing Semimilitary Dress, Highly Enthusiastic When He Stands in Trenches

ROOKIES' STUDY TACTICS

PLATTSBURG, Aug. 35 .- "Bully idea!

Colonel Theodore Roosevelt used his famous adjective today to put the stamp of approval on the United States military | Lad May Have Fled to Escape struction camp, where 1200 business men are learning the science of war.

The former President, accompanied by Aurelio Heira, foreign Minister of Cuba, arrived early in the morning to spend the day at camp and to address the rookies

When the Colonel arrived at the camp and saw the long lines of tents, the parade grounds and the khaki-clad troop-ers and infantrymen with rifles and service pistols, his eyes snapped and he exeded enthusiasm.

The Colonel was met by Major General Leonard Wood, Captain Halstead Dorey, camp commander, and Captain Gordon Johnson. It was in semimilitary dress, wearing an olive-drab riding suit, soft

shirt, felt hat and puttees When Colonel Roosevelt saw the lines of trenches built after the methods of the Bermans, with front and rear conceal-nents, communicating lines of intrench-nents and barbed wire entanglements in the distace, his enthusiasm rose still higher, and it was not long until he was in the earth works, inspecting them with

critical eye. It was a busy day for the Colonel, a he knew many of the volunteers. The Colone's right hand continued falling rhythmically all day in answer to calutes

phythmically all day in answer to calutes of his old friends.

At 12 o'clock a salute of 21 guns was fired in his honor as an ex-president of the United States. At "retreat" in the late afternoon a special review of the entire regiment will be held, according to present plans. The review will be the first occasion when all the men under instruction here will have paraded together. After the evening mess Colonel Rosseveit will address the men as the closing heddent of his visit.

theident of his visit. The drill today for the most part consisted in instruction in elemental flo taction, such as the proper handling of troops in the field on various duties. The men were told how to post sentrics, outposts, and the proper arrangement of forces to insure safety against surprise

ind regular attacks. The men will have opportunity to demonstrate their comprehension of this in struction when they leave on the eight-day hike Saturday. The hike will be one continuous sham battle from beginning end. For a little more than a week e men will live under battle conditions, and there will not be a moment's let up. All told, more than 4000 men will par ticipate in the maneuvers. Of regular troops there will be the 20th Infantry, the 2d Cavalry, a company of engineers and an artillery battalion from Fort Meyer. The 1260 students will swell the number to be-

Auto Trucks for Plattsburg Six additional autocars have been

shipped from the Ardmore factory to Plattsturg, N. Y., for use in carrying am-munition and field supplies for the 1200 business men "rookies" now learning the elementary rudiments of warfare there. Five of the cars manufactured by the company are already in service at the encampment and their adaptability so im-pressed officials of the camp that the other cars were ordered. The cars in use at the camp consist of a searchlight car, an ambulance, a transport truck and two officers' roadsters.

THE WEATHER

U. S. Weather Bureau Bulletin

WASHINGTON, Aug. 5, For eastern Pennsylvania — Fair and coler tonight; Thursday fair and con-For New Jersey-Fair and cooler to-night; Thursday fair, cooler in east por-

disturbance that appeared over the upper Lake region yesterday has moved rapidly eastward to the lower St. Law-rence Valley, attended by showers that rence Valley, attended by showers that were quite general throughout the north-eastern portion of the country. Widely scattered showers are reported from the cotton belt, and light general rains appear to have covered most of New Mexico and Arixona. The temperatures have fallen somewhat in the Lake region and the Ohio Valley, and remain low in the northern plains States.

U. S. Weather Bureau Bulletin

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8 A. M.
Baramater 29.81 Temperature
On the Pacific Coast
Ban Prantises Weather, cloudy; temp., 54
Almanac of the Day

Lamps to Be Lighted The Tides

MESTRUT STREET WHARP REEDY HELAND.

ALLIES CHECKED BY TURKS IN GALLIPOLI FIGHT

Constantinople Reports Attacks at Anafarta Repulsed

AMSTERDAM, Aug. 55.—An official statement by the Turkish Government at Constantinople received here last night On August 22 the Allies attacked on their new front near Anafarta (on the Gallopoli Peninsula), but were repulsed

"On the Irak front our troops attacked a British detachment near, Akike on the Euphrates, inflicting heavy losses."

POLICE ABANDON HUNT FOR YOUNG BARTH BOY

Punishment-Mother and Playmates Search Park

City Hall detectives have given up as hopeless the search for 15-year-old Henry Burth, who disuppeared from his home a week ago last Saturday. The photograph of the lad has been returned to his sorrowing mother at her home, 4363 Leidy avenue, by Detective Shea, in charge of the missing person inquiries at City Hall, who told her that the poice had done all they could.

One theory remains to be investigated by Mrs. Barth. She says his father had threatened to put him into a reformatory if he kept back part of his pay and remained away from home, and the mother now believes that the lad is hiding in Fairmount Park, afraid to return home. Fairmount Park, arraid to return nome.

Until early this morning Mrs. Barth walked about the Park, searching the haunts of her son in the belief that she would find him salesp on a bench somewhere. She found no trace of him, but nevertheless she intends to make another reach tought.

search tonight. All the boy's playmates have been er listed in the search. They will scour the Park west of the river and the sur-rounding country into which the boy frequently made excursions on Sundays and holidays. Should no trace of the boy be found it is probable that private de-tectives will be put on the case.

U. S. DEMANDS HAITI ACCEPTS TERMS TODAY

Control of Finances and No Cession of Territory in 10-Year Plan

PORT AU PRINCE, Haiti, Aug. 25. The American Government has made formal demand that the Haitlan Government accept immediately the draft of a 10-year convention which contains the

Control of the customs and the country's finances under supervision of the American Government.

Agreement not to cede to any country other than the United States any portion of Haitlan territory.

Establishment of rural and district police to be made up of Haitlans, commanded by Americans.

The American demands further reciti

The American demands further recite that revenues collected by Americans temporarily in charge shall be distributed in the following order of precedence

To pay American employes.

To settle Haitian bonds.

To defray expenditures for which appropriations are made under the

budget, Minister Davis has given the Haitian Government until tomorrow to agree to these terms, which were placed before ic chambers yesterday.

Deputies and Senators have expressed

themselves as opposed to the terms. They declare them unreasonable. Especially do they oppose complete control of the finances by the American Government. They will, however, give the President power to sign the treaty if he sees fit.

U. S. WON'T ANNEX HAITI

Secretary Lansing Disavows Any Pur pose Other Than to Aid Republic

WASHINGTON, Aug. 25.—A complete disavowal that the United States plans innexation either of the whole or part of Halti was made by Secretary of State Lansing today. The Secretary declared this Government had acted to save the Haitian people from professional revolu-tionists, and that the proposed convention does not even ask an American naval base in Mole St. Nicholas.

"The United States has only one purpose in mind at this time," said Secretary Lansing, "That is to help the Haltian people and to prevent them being exploited by professional revolutionists."

AUSTRIAN GUNS DESTROY BATTERIES OF ITALIANS

Vienna Reports Foes Repulsed at Tolmino Bridgehead

VIENNA, Aug. 25.—The War Office is-med the following statement last night reparding operations in the Italian thea-

"In the coastal district on our southern wing our heavy artillery has slienced the Italian batteries at the mouth of the Soebba. An Italian coast battery near Soebba. An Italian coast ba Golavetto has been destroyed.

Golavetto has been destroyed.

"Italian infantry which had gained a foothold on the heights of Monfalcone opposite our positions hurriedly evacuated their positions before our fire.

"East of Polazzo Austrian troops inflicted a sanguinary repulse of two weak Italian attacks near San Martino and three other attacks which were carried close to our lines. Strong enemy forces attacked in the evening our bridgehead positions at Tolmino, but were repulsed. "At some points in the districts of Fitzet and Raibi the Italian infantry is drawing nearer to our lines.

drawing nearer to our lines.

"The Italian artillery heavily bombarded our fortifications on the high plateaus of Lawarone and Foigaria yesterday. Italian guns also opened fire against our positions on the Stiffeer ridge.

CAMDEN CHILDREN ON OUTING

Playgrounds Association Holds Festival, in Which 2500 School Pupils Take Part

Camden dressed in its holiday attire today for the eighth annual festival of the Camden Playarounds Association, which was held this afternoon at Forest Hill Park.

About 200 school children, representing 14 playground sections, took part in the exercises, which included a Maypole dance, folk dances, play songs and athietic exercises for the boys and girls. Frederick A. Finkeldey, Jr., physical director of Girard College, who is president of the Playgrounds Association, directed the exercises. Other members of the nasociation are F. V. D. Coveley, William C. Story, Mrs. Stephen Pfell and Mrs. Mary Dovin.

Yes, Very Deep Coldamith Would you like any name or notto empraved on this?
Customer (who has chosen an ensurement rites)—Te-yes-um. "Augustus to Irem." And sh-look here, don't about Irem very esp.—Punch.

GERMAN SUCCESSES BRING CONSCRIPTION NEARER IN ENGLAND

Kitchener Keeps Crying for "Men and More Men" - Recruiting Figures Fail to Satisfy Him

FEAR TEUTON OFFENSIVE

Berlin Planning to Hurl Extra Million Against Lines in West

LONDON, Aug. 15. Russian defeats in the eastern theatre of war have brought conscription nearer to the British Isles than it has been at any ne since the war broke out. Although there has been a stendy flow of recruits. Lord Kitchener, Secretary of War, is known to be dissatisfied.

His cry for "more men and then more non" is not being answered in sufficient clume to suit him.

Continued successes for the Austro-Ger man forces in the east and the inabi of the Anglo-French Allies and the Italians to break the Teutonic lines in the west are causing pessimism in the press and in official circles which cannot be disguised. Military experts, while admiring the bravery and strategy of the Russian armies and their commanders, confess that the situation in the eastern theatre is

LACK TRAINING Russia has more men than German but they lack training, and have insuffi cient arms and ammunition. In the ar-tillery branch, the Russians have suffered enormously through the loss of guns. and on top of this fact it must be con-sidered that Russia never was a match for Germany as regards cannon.

If Germany should end her offensive in the eastern theatre new, it would probably take Russia a year to make up for the reverses suffered in the past 16 weeks. Germany is working desperately to establish a condition of affairs in the east that will allow the general staff at Berlin to transport a million or mor-men into the west. That is what is mak ing conscription from up so dangerously

CONSCRIPTION COMING. Some predict that conscription will be an actual fact within the next two weeks.

The Daily Express, in discussing the Ituation, says: "It is no secret that Lord Kitchener will not hestitate to ask for, and obtain, national service (conscription) the mo-ment he feels in a position to make it workable. If the Secretary of War had asked for compulsory service a month or two months ago, or even six months ago the proposal wouldn't have met with any serious opposition anywhere. Least of all would any opposition have come from

the cabinet "Lord Kitchener probably made up his mind on this subject long ago, and he has no false sentiment regarding it. We believe Lord Kitchener is not enamored with the volunteer system. When the time comes for him to act effectively we his voice will be heard in no un certain terms. Meanwhile it would do no good to attempt to force the War Secre-tary's hand. He will not act until he finds the change can be made smoothly, cleanly and most efficaciously."

30 HURT WHEN PACKED **GRANDSTAND FALLS**

Hundreds Seated in Structure Hurled by Crash—Buried Under Ruins

KEANSBURG, N. J., Aug. 75,-Flev. persons were dangerously injured and double that number badly bruised and cut when a section of the grandstand of professional men likely are to follow. on the Boardwalk of the New collapsed yesterfort Beach Association were in the section and many fell 25 feet amid broken timbers.

Yesterday was Grangers' Day at the fifth annual carnival of the Keansburg Association, and the athletic contests attracted an unusually large crowd. The stands were filled to their scating capacity when one section collapsed. Its oc cupants were thrown together amor broken planks and nail-studded timbers. Panic started in the adjoining sections, and in the rush to get out of the stands many more persons were hurt.

Women whose children were in the broken section added to the excitement with their screams, and the special po-lice were handicapped badly in their efforts to aid the victims. Fully half an hour passed before sufficient order was restored to enable the police to get all

Four physicians were called to the carnival grounds and they were busy for an hour with the men and women most badly hurt.

AGED MINISTER LOSES FOOT

Member Amputated in Hope of Saving Life

LANCASTER, Ps., Aug. 25.—After a hasty consultation of specialists, the Rev. Emil Meister, Lancaster's oldest and best-known minister, was rushed to the General Hospital last night, where his right foot was amputated to stem the suread of gangrape. His condition sprend of gangrene. His condition re-mains serious. He was attacked two weeks ago by severe pains in his heel while preaching his morning sermon. The Rev. Mr. Meister is one of the bestknown ministers in castern Pennsylvania, and a month ago celebrated his 46th anni-versary as rector of St. Stephen's Re-formed Church.

How Can You Resist a Trip to California This Year

California and the Panama Exposi-tions make an irresistible appeal this year to every American citizen. To the great Expositions at San Francisco and San Diego are added the many attrac-tions of climate, scenery and amasing development.

You should see California and the Pacific Coast; the Expositions; the old missions; Colorado and the wonderful

HAVE YOU A KAISER NICKEL? Perhaps You Are Carrying His Profile



You are carrying a profile picture of the Kaiser in your pocket, perhaps, and do not know it. See if you have an Inhian-head nickel in your change. Hold a card over the back of the head, allowing only the forchead, eyes, nose and chin to be seen. Then draw a little up titting mustache and you will see the German Emperor in all his grimness.

A number of newsboys first made the discovery. Of course the news spread, and many Germans throughout the city puckly transferred Indian-head nickels to Kaiser engravings. to Kaiser engravings.

A genius here went a step further and, after transforming his Indian to a Kaiser, engraved a helmet, such as the Emperor wears, with all its embellishments.

DRAGNET OUT FOR VENDORS OF "DOPE"

Women and Youths, and Even Children, Known to Be Purchasers

The crusade against "dope" vendors peddlers and users in this city is assuming wholesale proportions. Women and young girls, many of them yet in their teens, are likely to be caught in the dragnet, and the arrest of several offenders is expected today:

United States internal revenue officers and the police, with their usual activity, have been gathering a mass of evidence within the past few weeks, and the arrest of many women and young girls is ex-pected to prove a climax to a situation which, in itself, is more than startling. Even school children have become enmeshed, and it is well-known that in some sections of the city young girls hardly out of short dresses are becoming, or are in danger of becoming, addicted to the use of certain drugs. Young men who are known as drug users are thought to be responsible for this new danger which confronts or awaits certain wayward young girls.

While Deputy Internal Revenue Collecter John W. Glover would not discuss the situation, it is known that he intends use an iron hand in dealing with pe" peddlers who traffic in violation of the Harrison anti-narcotic act.

"Dope" peddlers and former peddlers are being constantly watched by internal revenue officers and the police. Both men and women are said to be engaged in the mest serious with which officers have had to deal.

A 17-year-old boy recently was arrested accused of peddling "dope" to school children. The offender was dealt with severeand it has been hinted that the pedschool children as yet has not been en tirely done away with in this city.

Four youths, all under 20, were arraigned before United States Commissioner Edmunds, in the Federal Building yesterday, accused of being the illegal cossessors of drugs. One of the lads possessors of drugs. One of the lads had obtained drugs on a doctor's prescrip-tion. Incidentally, Deputy Collector Glover made three "dope" raids last night. The offenders will be arraigned today. While two Philadelphia physicians are

now under indictment for prescribing for drugs contrary to the law, it has been The laxity with which certain physi

Beach Association collapsed yester-several hundred men and women been an important factor in the "dope" situation in this city.

Clear Title

Uncle Mose aspired to the elective office of justice of the peace in the "black bottom" part of town. One har there was to his preferment. He could neither read nor write. His master advised him go to the commissioner of elections I ask whether he was eligible. Mose went and returned.

"What did he tell you, Mose?" in uired the master. 'It's all right, suh," answered Mose; "dat gen'lemun suttinly was kind, yas, suh. He tole me Ah was illegible fo' dat office."—New York Evening Post.

PUBLISHED TO-DAY

OWEN WISTER

The author of "The Virginian" has written a new book which describes, more forcibly and clearly than any other account so far published, the meaning, to America, of the tragic changes which are taking place in the hearts and minds of the German people.

"We wish this book could be read in full by every American." -The Outlook.

Get a copy of Mr. Wister's brilliant new book

THE PENTECOST

Price Fifty Cents

THE MACMILLAN CO., Publishers, N.Y.

PENN STATE TRAINS STUDENTS TO SERVE AS ARMY OFFICERS

In Case of War 2600 Graduates Could Take Commissions and Instruct Raw Recruits in Use of Arms

1468 IN CADET REGIMENT

Equipped With Modern Springfield Rifles-Cadet Band of 48 Pieces

Pictures illustrating this article will be bund on the back page.

STATE COLLEGE, Aug. 25.-Persons decrying the shortage of trained officers qualified to command the raw troops that would be recruited in this State in event of war are offered some balm by the Pennsylvania State College. Each year, since 1863, when the institution accepted the provisions of the so-called Land Grant Act, providing for military instruction in colleges receiving Federal financial aid. Penn State has graduated scores of young men proficient in military training. There are available as commissioned officers more than 2600 graduates of Penn State who are fit to become leaders in a national crisis. The remaining 400 graduates are college women and men who are de-

fective physically. State College gives much attention to military training during the early period of the students' career. The Federal Government demands \$4 hours of the student's time during each of his first two years. This is distributed so that he spends one hour each day studying the practical and theoretical aspects of military science.

State's military output would, in time of need, be given licutenancies in volunteer armies. Perhaps 250 are qualified to command companies of infantry. There would be a few higher officers, as majors and colonels. Regimental posts would be restricted among State College men to those who had served as officers in the

The cadet regiment at State College this spring numbered 1465 men, being the third largest body of student troops in the country. There were twelve companies, divided into three battalions, officered by 52 students. These units, in addition to 52 students. These units, in addition to the cadet band of 68 pieces, were welded into a regiment and commanded by a colonel and three majors, all from the collegiate body. The regiment is equipped with modern ritles, of the Springfield (model 88) type. The Springfield zends a bullet at a velocity of 2300 feet per second. More than 600,000 ritles of this same de-sign are stored in government argenals. sign are stored in government arsenals. Each year, at commencement time, the Penn State regiment is reviewed by prominent army officer. Major General Wood was the reviewing officer in 1914. Last June Brigadier General Albert Mills, of the general staff, was present

GERMANS LOSE 25,000 MEN AT BREST LITOVSK

Russians Evacuate Position After Seven Days' Fight

Their successes at Brest Litovsk have already cost the Austro-German forces 25,000 men, according to a dispatch to the Tribune from the eastern front. As a re-sult of a seven-day battle the Russians were compelled to evacuate their posi-tions on the northwest front of the fort-

factory at Biala. The Bitter Alternative Why so sad and downcast?"

"My wife has threatened to leave me."
"Cheer up; women are always threatening something like that, but they hardly "That's what I was thinking."—Houston

Lovable Meddler The Germans have built a poison-gas LEONA DALRYMPLE

1119-21 Market Street Reilly & Britton

ITALIANS REPULSE STATE RIFLE MATCH ATTACKS IN CARNIA

Austrians Assault Positions Sergeant Tilton and Private With Artillery and Hand Grenades, Rome Reports

ROME, Aug. 35.-Aggressive activity STATE RIFLE RANGE, Mount Gretna, Pa., Aug. E.—Sergoant Tilton, of the 1st Infantry, and Frivate Haagan, of the 3d Infantry, were leading this morning with a score of 190 at the close of the third stage of the Governor's medal match for the 1915 individual military championship. They are being closely pressed by Western Pennsylvania riffemen, with Private Van Ambergh, of the 2d, and both Fullertons, father and son, of the 3d, within striking distance. The scores of the leading 15 men follow: by the Austrians at several points of the front and counter-attacks by the Italians are reported by the War Office last night. A woman was killed by an Austrian aeroplane which threw bombs on Schio. The official statement fol-

"Yesterday the enemy began a longdistance bombardment on several points of the front. We counter-bombarded the

"Attacks on our positions in the Cordevole, Rienz and Bodenbach Valleys with artillery and hand groundes were repulsed by us.

"There is nothing important to report from the Tolmino and Carso sectors On the morning of August 22 an Aus-trian aeroplane flew over Schio, A woman was killed."

PLEDGE SERVICES TO U. S. Members of Biddle Bible Classes Sign Pledges

WEDDED BY PROXY, CROSSES OCEAN TO JOIN HER HUSBAND

A movement that may result in pledg-ing enormous numbers of men to the de-fense of the United States in case of war has been started by Anthony J. Drexel Biddle, with the co-operation of 1000 members of the Bible classes he founded. These men have signed the fol-Wife Arrives From Holland, Where NEW YORK, Aug. 25.-Wedded by groxy in Holland, Miss Rosetta Voorlowing pledge:

"We, the undersigned, are American citizens. We promise our God to protect the flag and the honor of the United

man crossed the ocean to join her "hus-band," Henry G. Snell, and arrived today on the Holland-America liner Nieuw the flag and the honor of the United States of America with our lives."

Mr. Biddle says that the motto of the organization will be "preparation," rather than aggression. "We are unalterably opposed to war, except for the preservation of the homes and lives of our citizens," he says. "Our members stand ready to snewer our country's call to resist foreign invasion, or to quell internal strife." The husband, who was represented by at Zwollend, was at the pier to meet his

bride, and greeted her joyfully. He is employed by the Hamburg-American Line in this city and lives in Orange, He came to America six years Before leaving Holland he became engaged to Miss Voorman and planned to return for her, but the war prevented, P. & W. Trainmen Get Increase A voluntary increase of 1 cent an hour being a German. They arranged a has been granted to trainmen of the Phil-

marriage by proxy, and it was performed on August 10, A second ceremony was performed this afternoon in a church in Orange.

CLOSE SCORING MARKS

Haagan Tied in Contest for

Governor's Medal

STATE RIFLE RANGE, Mount Gretna.

100 Lang 100 Bridge, Jr. 187 Fullerton, Sr. 187 Volts 187 Fullerton, Jr. 187 Blahop 186 Kresge

The provisional brigade is leading in

the brigade match, the 600-yard slow-fire stage of which was shot this morning.

Fiance Could Not Go

roxy at the marriage in the girl's ho

Amsterdam from Rotterdam.

Hangen

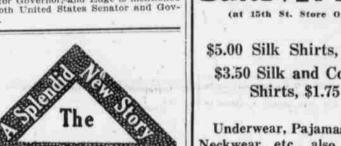
oightner iridge, Sr. iirdes amambergh

ATLANTIC CITY NEWSPAPER PARTNERSHIP DISSOLVED

Politics the Cause of Evening Union's Filing of Papers

TRENTON, Aug. 25.—Articles of disso-lution were filed with the Secretary of State today by the Evening Union Pub-lishing Company, of Atlantic City. Act-ing Governor Walter E. Edge is named The Union was incorporated in 1905 for 5,000, and one of the incorporators was

Carlton Godfrey, Speaker of the last House of Assembly. The dissolution is significant, in view of the fact that Edge and Godfrey have split over politics.
Godfrey has announced himself a candidate for Governor, and Edge is mentioned for both United States Senator and Gov-



A fine, breezy romance about lively, attractive young men and women and a delightful, whimsical, matchmaking old doctor—the "Lovable Meddler" himself. A cheerful, buoyant, diverting book—packed with fun and drollery and charm-

At All Bookstores, \$1.35 Net

an III) o CIII m

while older employes will receive 28 cents as their share in the company's p Palm Beach Suits 1/2 Price

adelphia and Western Railway. The

raise affects 42 motormen and conductors

of the road. The railway granted this

increase voluntarily when it was found

that the earnings of the road had shown

that the earnings of the road had shown a marked increase for July. The statement for last month showed a 19 per cent. In crease in gross earnings over the same month of last year. New employes

of the road will receive 25 cents an hour,

\$5.00 Silk Shirts, \$2.75 \$3.50 Silk and Cotton

Underwear, Pajamas, Belts, Neckwear, etc., also greatly reduced.

REID MAD FORT

1114 Chestnut Street 11 South 15th Street

FALLACY

MODERATE

DRINKERS

AMERICAN TEMPERANCE

LIFE INSURANCE

COMPANY

RUIN

Facts Versus Fallacies

FACT is a real state of things. FALLACY is an apparently genuine but really illogical statement or argument.

WITHIN the past few months the American Temperance Life Insurance Company of New York became defunct. The officers of that institution blamed their failure on the admission of "moderate drinkers" as policy holders. In consequence of this excuse, Prohibitionists have been heralding the FALLACY that the taking of imbibers of alcoholic drinks into the aforesaid insurance company had proven its destruction.

BUT Dr. H. J. Cronin, examining physician of the Phoenix Mutual and the Union Central Insurance Companies, in a statement to the Boston Post testifies to the FALLACY of the reason given for this "Temperance" In-



surance Company's default. Dr. Cronin wrote: "There isn't an insurance company doing business in this country that has not a large number of 'moderate drinkers' as policy

TO this statement the New York Financial World adds: "Intoxication was not responsible for putting a temperance life insurance association out of business, but a debauch of its officers with its funds." According to the Financial World, therefore, the insolvency of this "Temperance" Insurance Company could be traced to the concern being badly managed, badly planned, and the rates entirely too low to meet contingencies. The New York Times as-serts that these rates were as low as "one-half to one-third the rates of old-line companies."

THE FALLACY that admitting moderate drinkers as policy holders in the American Temperance Life Insurance Company was responsible for that company's de-mise, is met by the FACT that—to quote Dr. Cronin— "there isn't an insurance company doing business in this country that has not a large number of 'moderate drinkers' as policy holders." FOR your "moderate drinker" is a long-lived individual,

because he is a Temperate man. And he's a safe Philadelphia Lager Beer Brewers' Association (The next article will appear Saturday, August 28th)

FAILURE or MERICAN TEMPERANCE LIPE INSURANCE GOMPANY DUE TO BAD MANAGEMENT

FACT